Blue 1nk Title Agency LLC

SCHEDULE OF ESCROW SERVICE RATES,
MANUAL OF CLASSIFICATIONS,

And

RULES AND PLANS RELATING THERETO
STATE OF ARIZONA

EFFECTIVE: <u>11/01/2020</u>

FORWARD

This schedule of Rates, Manual of Classifications and Rules and Plans Relating Thereto is filled with
the Arizona State Department of Financial Institutions, in accordance with Article 4, Chapter 7, Title 6
Arizona Revised Statutes.

This filling consists of the Schedule of Escrow Service Rates, Manual of Classifications and Rules and Plans Relating Thereto effective _____

IN WITNESS WHEREOF, the President of this Corporation have hereunto set their hands officially, this <u>27th</u> day of <u>October 2020.</u>

BLUE INK TITLE AGENCY LLC.

Valentin Guzman, President

BASIC ESCROW RATE

Yuma Counties

Transaction		
Amounts To	Post.	
And including	Rate	
\$10,000	\$375 375	
20,000	375	
30,000	375	
40,000	375	
50,000	375	
60,000	375	
70,000	375	
80,000	375	
90,000	375	
100,000	450	
110,000	460	
120,000	480	
130,000	500	
140,000	510	
150,000	520	
160,000	530	
170,000	540	
180,000	550	
190,000	560	
200,000	570	
210,000	580	
220,000	590	
230,000	600	
240,000	610	
250,000	620	
260,000	630	
270,000	640	
280,000	650	
290,000	660	
300,000	670	
From \$300,001 to \$1,000,000		
Add per \$10,000	\$6.00)
Over \$1,000,000 add per \$10,000		
	\$4.00)

GENERAL RULES

Blue Ink Title Agency reserves the right to change any fees or rates contained herein as required by court ruling or legislation.

A. Computation from Basic Rate

- 1. The Rates shall be applied on fair value as defined in B. below in multiples of \$10,000.00 including any fraction thereof, unless a set flat rate charge applies.
- Whenever a percentage of a Basic Rate is calculated due to the application of a discounted rate, the charge arrived at from the calculation will be rounded up to the next whole dollar amount.

B. Definitions

Commercial: Commercial means any property that is not Residential.

Escrow: Escrow means any transaction in which any escrow property is delivered with or without transfer of legal or equitable title or both, and irrespective of whether a debtor-creditor relationship is created, to a person not otherwise having any right, title or interest therein in connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or redelivered by that person upon the contingent happening or non-happening of a specified event or performance or nonperformance of a prescribed act, when it is then to be delivered by such person to a grantee, grantor, promise, promisor, oblige, obligor, Bailee or bailor, or any designated agent or employee of any of them. Escrow included subdivision trusts and account servicing. (A.R.S. 6-801)

Fair Value: The "Fair Value" shall be constructed as the sales price of the property. Where a sale is not involved, the "Fair Value" shall be the principal amount of the new loan.

Residential: Residential means improved one-to-four family residences (residential property), condominiums, townhouses or other similar properties, or unimproved property that is intended to use as one-to-four family, and manufactured homes.

C. Geographic application of Rates

The rates herein are applied to any real property escrow in the State of Arizona

D. Separate Sales or Exchanges (Different Owners)

Basic Escrow Rate applicable on each separate sale, seller or exchange involved.

The Basic Escrow rate applies on the amount of each individual sale or exchange even though there may be one common purchaser and the sales or exchanges are handled concurrently, and one or more separate escrows is involved.

E.	Undivided Interest when Sold Separately from the Remaining Interest
	Basic Escrow Rate applicable based upon the fair value of the interest covered

CHAPTER I -ESCROW-SALE

E101 Sale – Basic Charge (Residential)

A. Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow

E102 Sale with New Loan (Residential/Commercial)

- **A.** Charge in addition to the escrow fee when the sale and loan escrow are conducted simultaneously (including seller carryback financing). Services available under this section include:
 - Unlimited Electronic mail documents, courier fees, and domestic wire fees.

Transactions Handled in:

\$150.00 per loan

Discounts shall not apply to this charge

E103 Seller All Inclusive Rate (Residential/Commercial)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the seller: lien(s) against property being paid through escrow, courier charges, or domestic wire fees. This rate includes unlimited reconveyance and tracking, courier charges and domestic wire fees.

Charge- \$250.00

Discounts shall not apply to this charge

Note: When closing non-typical transactions, limited services may be charged as set forth in chapter V, in lieu of this rate.

E104 Leasehold- Basic Charge (Residential/Commercial)

The Leasehold Escrow Rate shall be 100% of the Basic Escrow Rate based upon the fair value of the property lease or the total amount of the lease payments, whichever is less.

CHAPTER II - ESCROW- LOAN

E201 Loan Escrow (Residential)

- **A.** Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow when:
 - No transfer of title is involved, and the preparation of loan escrow documents is required

B. Loan Escrow (Loan/Refinance/Construction/Permanent Loan)

This rate is applicable to any loan only transaction when there is no transfer of title an all loan documents are provided by the lender. Services available under this section include the following:

 Unlimited reconveyance tracking, electronic mail document, courier fees, and domestic wire fees.

Transactions handled in:

Charge-\$325.00

Discounts shall not apply to this charge.

E202 Loan Escrow (Commercial)

- **A.** Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow when:
 - No transfer of title is involved, and the preparation of loan escrow documents is required

E203 Subsequent Loans (Residential/Commercial)

This rate is applicable to any subsequent loan closed with the new first loan.

Charge- \$200.00 per loan over one

Discounts shall not apply to this charge

CHAPTER III – ESCROW-SUBDIVISION AND COMMERCIAL

E301 Sale (Commercial)

Services available under this section include the following:

• Unlimited reconveyance tracking, courier fees and domestic wire fees.

Up to \$2,000,000	70% of Basic Escrow Rate
\$2,000,001 to \$10,000,000	65% of Basic Escrow Rate
\$10,000,001 to 25,000,000	60% of Basic Escrow Rate
\$25,000,001 to \$55,000,000	55% of Basic Escrow Rate
\$55,000,001 to \$75,000,000	50% of Basic Escrow Rate
\$75,000,001 and above	45% of Basic Escrow Rate

E302 Sale (Sub dividers, Builders, and Developers)

1-30 Units	70% of Basic Escrow Rate
31-70 Units	60% of Basic Escrow Rate
71-100 Units	40% of Basic Escrow Rate
101-500 Units	30% of Basic Escrow Rate
501-1000 Units	20% of Basic Escrow Rate
1001 or more	. 10% of Basic Escrow Rate

MINIMUM RATE - \$375.00

CHAPTER IV - ESCROW- SPECIAL RATES

E401 Business Escrow Rate

Any escrow wherein a business is being transferred, without real property, will be charged at twice the Basic Escrow Rate with a minimum charge of \$750.00. Discounts shall not apply to this rate.

E402 Churches or Non-Profit Organization Rate

This rate is available to churches and Non-Profit Organizations. Charge is 70% of the Basic Escrow Rate.

E403 Employees Rates

This rate is available to any employee of a Title Company.

For escrows handled by the Company in connection with the financing or refinancing, sale or purchase of:

1. Primary Residence no escrow fees charged

2. Secondary Properties 50% of the application escrows fees

E404 Investor Rate

This rate is available to individuals and entities who in the ordinary course of business invest money in real estate. Charge is 70% of the Basics Escrow Rate.

E405 Military Rate

This rate is available to active Military and Veterans. Charge is 70% of the Basic Escrow Rate.

E406 Public Servant Rule

This rate is available to currently employed Public Servants to include, but not limited to teachers, policemen, firefighters, and emergency medical personnel. Charge is 70% of the Basic Escrow Rate.

E407 Negotiated Rate

The Company reserves the right to negotiate fees. Any such negotiated rate agreement must be in writing, signed by the parties to the agreement, and approved by the Company President. A copy of the agreement shall be maintained outside of the filed escrow rates.

E408 Pre Sale Rate

A flat fee of \$300.00 will be charged on a residential resale transaction. This fee is applicable provided that the closing occurs within 12 months from the date of the Multiple Listing Service (MLS). This discount shall apply to closings performed in which the listing agent has disclosed the rate on the MLS listing prior to acceptance of the contract. Copy of the MLS listing required.

Excluded from this rate are Real Estate Owned properties (REO'S), Short Sale transaction, and commercial properties.

Discount s shall not apply to this charge.

E409 Real Estate Agent Rate

This rate is available to active Realtors. Charge is 70% of the Basic Escrow Rate.

E410 Relocation Companies

For High Volume Relocation Companies, the rate shall be \$600.00 inclusive of miscellaneous fees.

Discounts shall not apply to this rate.

E411 Relocation Rate-Corporate Employee

Rates under this section are available for the transactions insuring the purchase and resale of a home of any employee transferred by a corporation or a governmental entity from one area to another.

Charge is 70% of the Basic Escrow Rate

E412 Senior Citizen's Rate

This rate is available to Senior Citizens (age 60 and over). Charge 80% of the Basic Escrow Rate.

CHAPTER V - ESCROW - MISCELLANEOUS SERVICES

The rates under this section are minimum charges. Discounts shall not apply to changes under this section.

E501 Abbreviated/Sub-Escrow

- A. An abbreviated/sub-escrow with the issuance of title insurance may be provided when any one or more of the following services are provided Services available under this section include the following:
 - Unlimited reconveyance tracking, electronic documents, courier fees and domestic wire fees.

1.	Preparation of documents	needed to	clear title	and/or	comply	with lender	r's
	instructions.					\$100.00)

3. Acceptance and Recordation of documents \$100.00

4. Ordering Payoffs \$100.00

5. Preparation of settlement statement and disbursement record. \$100.00

E502 Construction Controlled Escrow Fees

These charges shall be in addition to the Basic Escrow Rate:

\$100.00 Per Draw

\$250.00 Per Draw Inspection (does not apply when use of an outside vendor is required)

E503 Courier Charges

\$30.00 per package (included express mail, overnight delivery, and courier delivery) for packages sent to USA addresses only.

Foreign addresses will be charged at actual cost of delivery plus \$50

E504 Escrow Only Service

Escrow services involving a transfer of real property in which no title insurance is to be issued.

Charge – 200% of the Basic Escrow Rate

Only do this with Valentin's or my approval!!!

E505 Interest Bearing Accounts

Setup of Trust Funds deposited into Interest Bearing Accounts - \$50.00

E506 Maintenance Charges

- 1. \$25.00 per month for maintaining funds in escrow account after an escrow is in dispute and we have given both parties (Seller and Buyer) at least thirty days' notice that said charge will accrue until the entire sum in the escrow has been exhausted, or the dispute has been resolved by mutual agreement or by court order, any applicable appeal period having lapsed, and the remainder is distributed accordingly.
- 2. \$25.00 for the re-issuance of any check not cashed after six months have elapsed since the date of issuance, or the entire sum uncashed, if less than \$25.00
- 3. \$25.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event three years elapses, any unclaimed remainder will be sent to the State escheat fund.

E507 Manufactured Homes

Additional charge shall apply for obtaining the MSO (Manufacturers State of Origin) or the original Certificate of Title for a manufactured home and preparation of the Affidavit of Affixture or Transfer of Title.

Charge - \$200 per home

E508 Reconveyance and Tracking Fee

Tracking, demanding, procuring and recording of Payoff Deeds for Agreement for Sale, Satisfactions of Mortgage, Release of Liens Disclosed on Affidavits or Affixture, Deeds or Release and Reconveyance or Deed of Trust from Lender, Beneficiary or Servicing Agency, when a release is not available at closing for recordation.

This fee is non-refundable and does not represent the actual out-of-pocket expenditures of the company in connection therewith, but is a flat rate charge of \$100.00 per release. Reconveyances and releases will be recorded by the Company as a cost of doing business when this fee is charged.

E509 REO Transactions

When fees are invoiced to the Company for services provided by required Seller coordinating companies, said fees shall be charged in addition Company escrow Charges.

E510 Short Sale Escrow Rate

This rate shall apply when the transaction involves a "short sale" to be approved by an institutional lender. \$350.00 flat charge.

E511 Work Charges

When escrow services are requested under conditions for which no charge has been Provided in this schedule, or additional escrow work when usual conditions are encountered, Or when special services are provided, charges may be made at an hourly rate of \$250.00 Per hour (with ½ hour minimum).

E512 Recording Fee Services

A recording fee of \$34.50 will be charged per document on all real estate transactions.

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